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MORRIS W. CARTER
RECORDER

TN 4085

MORTGAGE SUBORDINATION AGREEMENT

COMES NOW, NATIONAL CITY BANK, INDIANA, a national banking association

WITNESSETH:

WHEREAS, National City Bank, has been granted by: Stephen and Kathryn Bernath (borrowers") a certain mortgage dated May 21, 2002 and recorded June 20, 2002 as instrument number 2002056161 on certain real estate commonly known as:

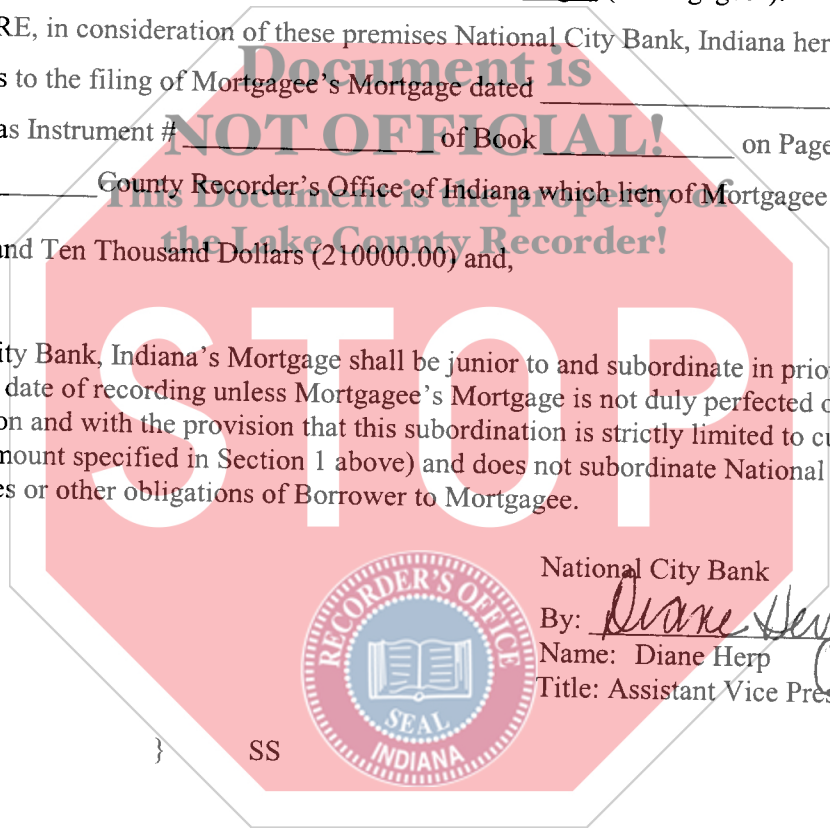
7345 Greenfield ST.
Scherville In, 46375

WHEREAS, National City Bank, Indiana is hereby willing to subordinate National City, Indiana's Mortgage to the Mortgage of National City Bank, Indiana its successors and/or assigns ("Mortgagee").

NOW THEREFORE, in consideration of these premises National City Bank, Indiana hereby agrees as follows:

1. That it consents to the filing of Mortgagee's Mortgage dated _____ duly recorded on _____ as Instrument # _____ of Book _____ on Page _____ in the _____ County Recorder's Office of Indiana which lien of Mortgagee is in the maximum Amount of Two Hundred and Ten Thousand Dollars (210000.00) and,

2. The National City Bank, Indiana's Mortgage shall be junior to and subordinate in priority to Mortgagee's Mortgage regardless of the date of recording unless Mortgagee's Mortgage is not duly perfected or becomes unenforceable for any reason and with the provision that this subordination is strictly limited to current advances under Mortgagee's Note (In the amount specified in Section 1 above) and does not subordinate National City Bank, Indiana's Mortgage to future advances or other obligations of Borrower to Mortgagee.



National City Bank
By: Diane Herp
Name: Diane Herp
Title: Assistant Vice President

STATE OF KENTUCKY
County of Jefferson

SS

Before me, the undersigned, a Notary Public, in and for said County and State, this 12th day of November 2002, personally appeared Diane Herp, Asst. Vice President of National City, Indiana and acknowledged the execution of the foregoing Mortgage Subordination Agreement.

[Signature]
Notary Public

My Commission Expires: 9/18/2006

Beth Giar, National City, Kentucky City, prepared this instrument. Please return to NATIONAL CITY, INDIANA, 300 Madison Ave., Greenwood IN 46142.

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